

Table 14. Spells Without Health Insurance Coverage for Persons During the 32-Month Period of the 1990 SIPP Panel, by Selected Characteristics

[Numbers in thousands]

Characteristic	Total spells	Percentage of spells right censored	Survival rates of non-coverage spells after-			
			1 month	4 months	8 months	12 months
All spells	53,851	36.0	0.9072	0.5419	0.3972	0.3194
Race and Hispanic Origin						
White	41,757	34.8	0.8976	0.5287	0.3885	0.3119
Not of Hispanic origin.....	35,242	33.8	0.8899	0.5195	0.3829	0.3091
Black	10,028	39.0	0.9395	0.5816	0.4213	0.3351
Hispanic ¹	7,700	38.5	0.9288	0.5669	0.4211	0.3164
Not of Hispanic origin.....	46,151	35.6	0.9036	0.5377	0.3932	0.3198
Age						
Under 18 years	15,836	32.9	0.9062	0.5135	0.3668	0.2845
18 to 24 years	11,353	35.8	0.9165	0.5611	0.4040	0.3270
25 to 34 years	12,489	35.4	0.8833	0.5269	0.3848	0.3149
35 to 44 years	7,143	41.6	0.9092	0.5858	0.4584	0.3693
45 to 64 years	6,891	38.5	0.9337	0.5573	0.4179	0.3466
65 years and over	140	35.0	(B)	(B)	(B)	(B)
Sex						
Male.....	27,398	37.3	0.9128	0.5510	0.4124	0.3352
Female.....	26,453	34.6	0.9013	0.5324	0.3816	0.3032
Educational Attainment (persons 18 years and over)						
Less than 4 years of high school.....	8,973	42.2	0.9471	0.6107	0.4640	0.3962
High school graduate no college.....	16,119	39.3	0.9107	0.5717	0.4275	0.3500
1 or more years of college	12,923	31.3	0.8762	0.4918	0.3504	0.2704
Disability Status (persons 15 to 69 years)						
With a work disability.....	5,700	38.5	0.9118	0.5629	0.4264	0.3591
With no work disability	34,628	37.1	0.9069	0.5525	0.4078	0.3295
Residence						
Metropolitan	39,793	36.0	0.9089	0.5403	0.3927	0.3118
Central city	18,671	37.5	0.9226	0.5601	0.3961	0.3185
Suburbs.....	21,122	34.7	0.8969	0.5229	0.3896	0.3059
Non Metropolitan.....	14,058	35.9	0.9022	0.5461	0.4097	0.3401
Region						
Northeast	8,123	34.3	0.9134	0.5250	0.3650	0.2712
Midwest.....	11,557	32.1	0.8781	0.5195	0.3632	0.2933
South	22,519	39.0	0.9208	0.5712	0.4296	0.3494
West.....	11,653	35.2	0.9054	0.5190	0.3909	0.3205
Family Status						
In families	46,068	35.8	0.9063	0.5380	0.3943	0.3186
In families with related children under 18 years	34,743	35.1	0.9065	0.5355	0.3899	0.3084
In married-couple families	32,844	34.8	0.9034	0.5219	0.3870	0.3129
In married-couple families with related related children under 18 years	24,593	34.5	0.9062	0.5220	0.3876	0.3059
In families with a female householder, no spouse present	11,162	37.6	0.9128	0.5728	0.4068	0.3276
In families with a female householder, no spouse present, with related children under 18 years	8,985	36.2	0.9095	0.5684	0.3885	0.3088
Unrelated individuals.....	7,783	37.4	0.9123	0.5650	0.4143	0.3239
In non-family household.....	6,858	36.3	0.9088	0.5534	0.4097	0.3212
Employment Status (persons 18 years and over)						
Employed full-time.....	19,223	34.4	0.9011	0.5137	0.3836	0.3107
Employed part-time.....	5,473	37.1	0.9194	0.5614	0.4160	0.3323
Unemployed	5,188	44.6	0.9127	0.6378	0.4911	0.4116
Not in labor force	8,132	39.5	0.9117	0.5909	0.4182	0.3443

See footnote at end of table.

Table 14. Spells Without Health Insurance Coverage for Persons During the 32-Month Period of the 1990 SIPP Panel, by Selected Characteristics—Continued

[Numbers in thousands]

Characteristic	Total spells	Percentage of spells right censored	Survival rates of non-coverage spells after-			
			1 month	4 months	8 months	12 months
Marital Status (persons 18 years and over)						
Married	17,309	35.4	0.8998	0.5402	0.4006	0.3249
Separated, divorced, or widowed.....	6,324	40.4	0.9269	0.5781	0.4393	0.3464
Never married	14,382	38.2	0.9085	0.5594	0.4084	0.3398
Family Size						
1 person (unrelated individual).....	7,783	37.4	0.9123	0.5650	0.4143	0.3239
2 persons	8,476	35.4	0.9099	0.5585	0.4090	0.3467
3 persons	10,882	35.7	0.8826	0.5279	0.3921	0.3124
4 persons	12,626	36.0	0.9011	0.5295	0.3754	0.3162
5 persons	6,971	37.1	0.9267	0.5495	0.4252	0.3173
6 or more persons.....	7,112	34.6	0.9276	0.5333	0.3843	0.3012
Receipt of Public Assistance						
Received public assistance.....	7,129	40.8	0.9006	0.5778	0.4367	0.3624
Did not receive public assistance.....	46,722	35.3	0.9082	0.5364	0.3912	0.3129
Ratio of Income-to-Poverty Level						
Under 1.00	16,324	39.1	0.9068	0.5966	0.4326	0.3571
Under .50	7,658	38.7	0.8843	0.5975	0.4335	0.3389
.50 to .74.....	3,952	42.8	0.9062	0.6068	0.4479	0.3870
.75 to .99.....	4,714	36.8	0.9438	0.5867	0.4187	0.3621
1.00 and over.....	37,527	34.6	0.9073	0.5182	0.3819	0.3031
1.00 to 1.24	4,821	36.7	0.9301	0.5661	0.4304	0.3325
1.24 to 1.49	4,560	33.4	0.9167	0.5654	0.3427	0.2901
1.50 to 1.99	7,148	39.4	0.9419	0.5571	0.4259	0.3485
2.00 to 2.99	10,040	36.1	0.9088	0.5428	0.4138	0.3122
3.00 and over.....	10,958	29.7	0.8696	0.4301	0.3210	0.2598
Pre-Means Tested Cash Income-to-Poverty Ratio						
Under 1.00	16,811	39.0	0.9076	0.5960	0.4314	0.3566
Under .50	8,281	38.6	0.8886	0.5930	0.4313	0.3380
.50 to .74.....	3,959	43.4	0.9142	0.6224	0.4637	0.4086
.75 to .99.....	4,571	35.8	0.9362	0.5788	0.4039	0.3455
1.00 and over.....	37,041	34.6	0.9070	0.5175	0.3818	0.3026
1.00 to 1.24	4,630	36.6	0.9327	0.5577	0.4220	0.3238
1.25 to 1.49	4,526	34.1	0.9161	0.5718	0.3537	0.3000
1.50 to 1.99	7,073	39.0	0.9378	0.5571	0.4220	0.3441
2.00 to 2.99	9,870	36.3	0.9103	0.5428	0.4161	0.3136
3.00 and over.....	10,941	29.7	0.8694	0.4299	0.3210	0.2597
Pre-Transfer Income-to-Poverty Ratio						
Under 1.00	20,797	38.8	0.9111	0.5958	0.4304	0.3479
Under .50	12,607	40.0	0.9063	0.6184	0.4393	0.3544
.50 to .74.....	3,835	39.2	0.9184	0.5844	0.4231	0.3486
.75 to .99.....	4,355	35.3	0.9185	0.5407	0.4116	0.3287
1.00 and over.....	33,055	34.2	0.9047	0.5084	0.3766	0.3017
1.00 to 1.24	4,418	34.3	0.9099	0.5311	0.3769	0.3033
1.25 to 1.49	4,089	33.5	0.9385	0.5768	0.3771	0.3166
1.50 to 1.99	6,374	37.8	0.9350	0.5308	0.4137	0.3298
2.00 to 2.99	8,363	37.4	0.9071	0.5399	0.4177	0.3278
3.00 and over.....	9,811	29.4	0.8664	0.4279	0.3185	0.2551

See footnote at end of table.

Table 14. Spells Without Health Insurance Coverage for Persons During the 32-Month Period of the 1990 SIPP Panel, by Selected Characteristics—Continued

[Numbers in thousands]

Characteristic	Survival rates of non-coverage spells after-				Median spell duration
	16 months	20 months	24 months	28 months	
All spells.....	0.2673	0.2217	0.1939	(B)	6.0
Race and Hispanic Origin					
White	0.2571	0.2094	0.1802	(B)	5.4
Not of Hispanic origin	0.2542	0.2024	0.1708	(B)	4.9
Black.....	0.2916	0.2494	0.2300	(B)	7.3
Hispanic ¹	0.2652	0.2387	0.2225	(B)	7.2
Not of Hispanic origin	0.2676	0.2190	0.1894	(B)	5.7
Age					
Under 18 years.....	0.2300	0.1856	0.1663	(B)	4.8
18 to 24 years.....	0.2736	0.2300	0.2042	(B)	6.4
25 to 34 years.....	0.2773	0.2106	0.1855	(B)	5.4
35 to 44 years.....	0.3112	0.2786	0.2587	(B)	7.4
45 to 64 years.....	0.2832	0.2514	(B)	(B)	6.4
65 years and over	(X)	(X)	(X)	(X)	(B)
Sex					
Male.....	0.2784	0.2340	0.2039	(B)	6.6
Female.....	0.2561	0.2091	0.1839	(B)	5.5
Educational Attainment (persons 18 years and over)					
Less than 4 years of high school	0.3421	0.2937	0.2596	(B)	7.6
High school graduate no college	0.2999	0.2439	0.2220	(B)	7.1
1 or more years of college.....	0.2201	0.1866	0.1461	(B)	4.0
Disability Status (persons 15 to 69 years)					
With a work disability.....	0.3141	0.2659	(B)	(B)	7.1
With no work disability	0.2757	0.2319	0.2029	(B)	6.3
Residence					
Metropolitan	0.2659	0.2248	0.1917	(B)	5.8
Central city	0.2795	0.2388	0.1987	(B)	6.2
Suburbs	0.2542	0.2128	0.1854	(B)	5.4
Non Metropolitan	0.2712	0.2125	0.1992	(B)	6.7
Region					
Northeast.....	0.2398	0.2033	(B)	(B)	5.1
Midwest	0.2394	0.1660	0.1475	(B)	4.7
South	0.2948	0.2531	0.2236	(B)	7.2
West	0.2618	0.2299	0.1915	(B)	5.3
Family Status					
In families	0.2659	0.2205	0.1903	(B)	5.9
In families with related children under 18 years	0.2547	0.2048	0.1799	(B)	5.8
In married-couple families	0.2604	0.2132	0.1805	(B)	5.1
In married-couple families with related children under 18 years	0.2519	0.1998	0.1736	(B)	5.3
In families with a female householder, no spouse present	0.2748	0.2351	0.2138	(B)	7.1
In families with a female householder, no spouse present, with related children under 18 years	0.2539	0.2124	0.1919	(B)	7.1
Unrelated individuals	0.2758	0.2286	0.2148	(B)	6.8
In non-family household	0.2688	0.2219	(B)	(B)	6.4
Employment Status (persons 18 years and over)					
Employed full-time	0.2709	0.2274	0.1917	(B)	4.6
Employed part-time	0.2778	0.2245	(B)	(B)	6.8
Unemployed	0.3334	0.2669	(B)	(B)	7.8
Not in labor force	0.2828	0.2468	(B)	(B)	7.2

See footnote at end of table.

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[Numbers in thousands]

Characteristic	Survival rates of non-coverage spells after-				Median spell duration
	16 months	20 months	24 months	28 months	
Marital Status (persons 18 years and over)					
Married.....	0.2707	0.2200	0.1769	(B)	5.9
Separated, divorced, or widowed.....	0.2793	0.2539	(B)	(B)	7.2
Never married.....	0.2994	0.2493	0.2300	(B)	6.9
Family Size					
1 person (unrelated individual).....	0.2758	0.2286	0.2148	(B)	6.8
2 persons.....	0.2730	0.2310	0.1880	(B)	6.2
3 persons.....	0.2638	0.2175	0.1817	(B)	6.0
4 persons.....	0.2627	0.2167	0.1873	(B)	5.3
5 persons.....	0.2681	0.2090	(B)	(B)	6.3
6 or more persons.....	0.2650	0.2317	0.2221	(B)	6.6
Receipt of Public Assistance					
Received public assistance.....	0.2995	0.2657	0.2445	(B)	7.4
Did not receive public assistance.....	0.2625	0.2156	0.1870	(B)	5.7
Ratio of Income-to-Poverty Level					
Under 1.00.....	0.2974	0.2275	0.1970	(B)	7.2
Under .50.....	0.2854	0.2284	0.2029	(B)	7.3
.50 to .74.....	0.3425	(B)	(B)	(B)	7.3
.75 to .99.....	0.2816	0.2047	(B)	(B)	7.0
1.00 and over.....	0.2544	0.2179	0.1914	(B)	4.9
1.00 to 1.24.....	0.2848	0.2306	0.2070	(B)	7.1
1.24 to 1.49.....	0.2331	0.1953	(B)	(B)	6.6
1.50 to 1.99.....	0.2902	0.2326	(B)	(X)	7.2
2.00 to 2.99.....	0.2656	0.2379	0.2111	(B)	6.1
3.00 and over.....	0.2175	0.1942	0.1649	(B)	3.7
Pre-Means Tested Cash Income-to-Poverty Ratio					
Under 1.00.....	0.2976	0.2249	0.1961	(B)	7.2
Under .50.....	0.2858	0.2244	0.1996	(B)	7.3
.50 to .74.....	0.3565	(B)	(B)	(B)	7.5
.75 to .99.....	0.2705	0.2045	(B)	(B)	5.9
1.00 and over.....	0.2537	0.2190	0.1918	(B)	4.9
1.00 to 1.24.....	0.2747	0.2323	(B)	(B)	6.8
1.25 to 1.49.....	0.2448	0.1960	(B)	(B)	7.0
1.50 to 1.99.....	0.2866	0.2382	(B)	(X)	7.1
2.00 to 2.99.....	0.2660	0.2377	0.2122	(B)	6.2
3.00 and over.....	0.2172	0.1939	0.1646	(B)	3.7
Pre-Transfer Income-to-Poverty Ratio					
Under 1.00.....	0.2873	0.2215	0.1965	(B)	7.2
Under .50.....	0.2967	0.2354	0.2077	(B)	7.4
.50 to .74.....	0.2943	(B)	(B)	(B)	6.9
.75 to .99.....	0.2555	0.1981	(B)	(B)	5.8
1.00 and over.....	0.2549	0.2205	0.1912	(B)	4.4
1.00 to 1.24.....	0.2524	0.2047	(B)	(B)	5.5
1.25 to 1.49.....	0.2557	0.1930	(B)	(B)	7.1
1.50 to 1.99.....	0.2835	0.2516	(B)	(X)	6.7
2.00 to 2.99.....	0.2799	0.2553	0.2262	(B)	5.9
3.00 and over.....	0.2171	0.1920	0.1613	(B)	3.7

¹Persons of Hispanic origin maybe of any race.